

EXHIBIT A



PO Box 3199 • Winston Salem, NC 27102-3199

Policy Number:

2003603388

Named Insured:

STEVEN A BRESLER

Steven A Bresler

PO Box 1262

Woodstock, NY 12498

Policy Period:

3/21/2022 - 3/21/2023

12:01 AM

Date of Notice:

2/14/2022

Policy Underwritten By:

ADIRONDACK INSURANCE EXCHANGE

24 Hour Claim Reporting: 1-877-629-8003

For Policy Information: 1-877-629-8003

www.aie-ny.com

9307024

Centennial Brokerage Corp.

42 Crown St

Kingston NY 12401

(845) 340-0603

ONECHOICE CUSTOM-PAC POLICY DECLARATIONS

Transaction

RENEWAL

Payment Plan

DIRECT BILL - 12 - PAY

Dear Policyholder,

CENTENNIAL BROKERAGE CORP. and ADIRONDACK INSURANCE EXCHANGE are pleased to present you with your OneChoice package Renewal insurance policy.

In the event of a loss, call our toll-free number 1-877-629-8003 for 24-hour claim reporting. Our dedicated professionals are ready to help 24 hours a day, seven days a week.

Thank you for letting us be of service and if you have any questions, please contact Centennial Brokerage Corp. at (845) 340-0603.

MESSAGES

PLEASE REFER TO THE "IMPORTANT NOTICES" SECTION OF THIS POLICY FOR IMPORTANT INFORMATION CONCERNING THIS POLICY.

Your Coverage C Limit has been increased at no additional charge.
To keep pace with rising replacement costs, your property coverage limits have been upgraded.
YOUR POLICY HAS BEEN RE-TIERED DUE TO YOUR GOOD DRIVING RECORD.

TOTAL SURCHARGE AMOUNT
NONE

Adirondack Insurance Exchange uses MuellerCalc, based on copyrighted construction estimating from Craftsman Book Company, and Marshall&Swift/Boeckh Residential Component Technology methodology for estimating the replacement cost of a dwelling.

Adirondack Insurance Member Benefits

Below are just a few of the many benefits available to you as an Adirondack Insurance member. Please visit www.aie-ny.com for more information. You may also refer to your membership materials or contact your agent.

- Identity Theft 911 Resolution Service
- Credit Monitoring
- Document Recovery Service
- Roadside Assistance
- On Line Auto & Home maintenance Checklists
- On Line Financial Tools & Calculators
- And More!

POLICY PREMIUM SUMMARY

Automobile Premium
 Homeowners Premium
Total Package Policy Premium
 AIE Membership Fee
 Motor Vehicle Law Enforcement Fee
Total



**Insurers are required to charge and collect a \$10.00 Motor Vehicle Law Enforcement Fee annually for every registered vehicle insured on a policy issued or delivered in the state of New York.*

BASIC PACKAGE POLICY COVERAGES & LIMITS

| COVERAGES | LIMITS OF LIABILITY |
|--|--|
| AUTOMOBILE | |
| Bodily Injury (BI) | \$100,000 Each Person \$300,000 Each Accident |
| Property Damage (PD) | \$100,000 Each Accident |
| Medical Payments | \$10,000 Each Person |
| Personal Injury Protection | SEE NO-FAULT SECTION FOR COVERAGE DETAILS |
| Supplemental Uninsured/Underinsured Motorist (SUM) | \$100,000 Each Person \$300,000 Each Accident (*SEE MESSAGE) |
| Underinsured Motorist (UM) | INCLUDED IN SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS COVERAGE |

*THE MAXIMUM AMOUNT PAYABLE UNDER THE SUM COVERAGE SHALL BE THE POLICY SUM LIMITS, REDUCED AND THUS OFFSET BY THE MOTOR VEHICLE BODILY INJURY LIABILITY INSURANCE POLICY OR BOND PAYMENTS RECEIVED FROM, OR ON BEHALF OF, ANY NEGLIGENT PARTY INVOLVED IN THE ACCIDENT, AS SPECIFIED IN THE SUM ENDORSEMENT

HOMEOWNERS

| | |
|--------------------------------|-----------|
| Coverage A* Dwelling | \$765,528 |
| Coverage B * Other Structures | \$76,553 |
| Coverage C * Personal Property | \$535,870 |
| Coverage D* Loss of Use | \$153,106 |
| Coverage E Liability | \$500,000 |
| Coverage F Medical Payments | \$5,000 |

** Your combined Coverage A-D limit is \$1,531,057.00*

Please refer to the following coverage sections for detailed information on vehicles, operators, property covered and deductibles


ATTACHMENTS

The following Forms, Endorsements and Exceptions to Conditions are part of this policy at the time of issuance. **Please read them carefully.**

| FORM NO. | EDITION DATE | TITLE |
|-----------------|---------------------|---|
| PP 13 01 | 12 99 | COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT |
| SH 01 31 | 08 12 | SPECIAL PROVISIONS - NEW YORK |
| SH 05 51 | 01 04 | MORTGAGE REPLACEMENT EXPENSE |
| HO 3000 | 01 06 | HOMEOWNERS SPECIAL FORM |
| HO 24 93 | 05 02 | WORKERS' COMPENSATION CERTAIN RESIDENCE EMPLOYEES - NEW YORK |
| SH 24 51 | 08 06 | LEAD LIABILITY EXCLUSION - NEW YORK |
| PP0001 | 06 98 | PERSONAL AUTO POLICY |
| PA 01 79 | 04 18 | AMENDMENT OF POLICY PROVISIONS - NEW YORK |
| G13988 | 05 04 | MEDICAL PAYMENTS COVERAGE AMENDATORY ENDORSEMENT - NEW YORK |
| PP 03 05 | 08 86 | LOSS PAYABLE CLAUSE |
| PP 03 46 | 07 18 | RENTAL VEHICLE COVERAGE ENDORSEMENT - NEW YORK |
| PP 03 65 | 08 86 | FULL COVERAGE WINDOW GLASS - NEW YORK |
| PP 04 09 | 07 18 | SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS ENDORSEMENT - NEW YORK |
| PP 05 87 | 07 18 | PERSONAL INJURY PROTECTION COVERAGE - NEW YORK |
| PP 05 88 | 07 18 | ADDITIONAL PERSONAL INJURY PROTECTION COVERAGE - NEW YORK |
| PP 05 93 | 11 91 | OPTIONAL BASIC ECONOMIC LOSS COVERAGE - NEW YORK |
| SA 00 87 | 01 12 | FULL COVERAGE WINDSHIELD REPAIR - NEW YORK |
| HO 04 90 | 10 00 | PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT |
| HO 24 86 | 10 02 | PERSONAL INJURY - NEW YORK |
| SA 00 83 | 10 09 | ONECHOICE CUSTOMPAC AMENDATORY ENDORSEMENT - NEW YORK |
| SH 00 15 | 01 06 | SPECIAL PERSONAL PROPERTY COVERAGE FORM HO 3000 ONLY |
| SH 04 20 | 01 04 | SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A - DWELLING FORMS HO 2000 AND HO 3000 AND HO 3000 WITH SH 00 15 ONLY |
| SH 04 55 | 01 04 | IDENTITY FRAUD EXPENSE COVERAGE |
| SH 23 88 | 01 07 | WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW - NEW YORK |
| SR 00 62 | 06 06 | ONECHOICE CUSTOMPAC ELITE |

AUTOMOBILE INFORMATION

NO FAULT COVERAGES

| COVERAGES | LIMIT | PREMIUM |
|--|--------------|---|
| Basic Personal Injury Protection (PIP) | \$50,000 |  |
| Optional Basic Economic Loss (OBEL) | \$25,000 | |
| Additional Personal Injury Protection (APIP) | \$100,000 | |
| Aggregate No-Fault Benefits Available | \$175,000 | |
| Maximum Monthly Work Loss | \$4,000 | |
| Other Necessary Expenses (Per Day) | \$50 | |
| Death Benefit | \$2,000 | |
| Additional Death Benefit | \$3,000 | |

YOUR COVERED VEHICLE 1 - 2014 SUBA OUTBACK 2.5I PREMIUM

| | | | | |
|---------------------|--------------|---------------------------|------------------|-----------------------------|
| VEHICLE TYPE | USAGE | IDENTIFICATION NO. | TERRITORY | Vehicle Segmentation |
| Truck | Pleasure | 4S4BRBCC1E3228199 | 191 | Mid-Size Non-Lux CUV |

PRIMARY GARAGE LOCATION

3 Rock Ledge Road
Woodstock, NY 12498

RATED OPERATOR

Steven Bresler

COVERAGES:

Damage to your Auto-Collision

Damage to your Auto-Other Than Collision

Full Safety Glass Coverage

LIMIT

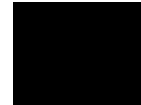
A.C.V.

A.C.V.

DEDUCTIBLE

\$500

\$500

PREMIUM

A.C.V. Means "Actual Cash Value"

LOSS PAYEE:**Lienholder**

RHINEBECK SAVINGS BANK

5 JEFFERSON PLAZA

Poughkeepsie, NY 12601

OPERATORS (O), NON-OPERATORS (N) AND EXCLUDED OPERATORS (E)

| OPER (O/N/E) | DATE OF BIRTH | SEX (M/F) | MARITAL STATUS | LICENSE INFORMATION | | | CREDITS AND DISCOUNTS | | |
|-----------------------|------------------|-----------------------------|-------------------|---------------------|-----------|------------|-----------------------|------------|-------------------|
| | | | | STATE | NUMBER | FIRST LIC. | GOOD STU | DRV TRN | ACC. PREV DATE |
| OPER NO.: 1 of 1 O | xx/xx/1968 | NAME: Steven A Bresler M | D | NY | xxxxx9760 | | N | N | |

DISCOUNTS

| | DRIVER | VEHICLE | DISCOUNT AMT. |
|---|---------------|----------------|----------------------|
| 5 Year Clean Discount | 1 | | |
| Core Discount - Homeownership/Multi Car | | ALL | |
| Package Discount | | ALL | |
| Air Bag Discount | | ALL | |
| Anti-Lock Brake Discount | | ALL | |
| Electronic Stability Control Discount | | ALL | |
| Running Lights | | ALL | |
| Security System Discount | | ALL | |

AUTOMOBILE PREMIUM INFORMATION

| COVERAGE | VEH #1 PREM | VEH #2 PREM | VEH #3 PREM | VEH #4 PREM | VEH #5 PREM |
|--|----------------|----------------|----------------|----------------|----------------|
| Bodily Injury (BI) | | | | | |
| Property Damage (PD) | | | | | |
| Medical Payments | | | | | |
| Damage to your Auto-Other Than Collision | | | | | |
| Damage to your Auto-Collision | | | | | |
| Optional Basic Economic Loss (OBEL) | | | | | |
| Basic Personal Injury Protection (PIP) | | | | | |
| Additional Personal Injury Protection (APIP) | | | | | |
| Supplemental Uninsured/Underinsured Motorist (SUM) | | | | | |
| Total Vehicle Premium: | | | | | |

AUTOMOBILE PREMIUM

TOTAL AUTOMOBILE PREMIUM

AUTOMOBILE RATING DATA

| | | |
|--------------------|--------------------|-------------------|
| RATING TIER | RATING DATE | RISK STATE |
| 18 | 2/14/2022 | NY |

HOMEOWNERS INFORMATION

INSURED PREMISES AND DEDUCTIBLES

RESIDENCE PREMISES

3 ROCK LEDGE ROAD
WOODSTOCK, NY 12498

SECTION I DEDUCTIBLE

We will pay only that part of the total of all loss and expense payable under Section I that exceeds: \$ 1,000

ADDITIONAL COVERAGES

Extended Dwelling Replacement Cost
Limit: 25 %

Water Backup
Limit: \$10,000
Deductible: \$250

If you have chosen the Scheduled Personal Property Endorsement, please refer to that section which appears at the end of these policy declarations.

HOMEOWNERS PREMIUM INFORMATION

BASIC PREMIUM

TOTAL HOMEOWNERS PREMIUM

POLICY CREDITS

Included in the above premium are the following credits:

Protective Device Discount

Account Discount

Prime Time Discount

Insurance To Value Discount

MORTGAGEE/ADDITIONAL INSUREDS/ADDITIONAL INTEREST

Mortgagee

HSBC BANK, USA, N.A. ISAOA
P.O. BOX 961292
FORT WORTH, TX 76161-0292
Loan#: 2039507385

RATING INFORMATION

| | | | | | | |
|----------------------------------|--------------------------------|----------------------------------|-----------------------------------|---|------------------------------|---------------------------|
| RISK STATE NY | RATE TIER 113 | OCCUPANCY PRIMARY | TERRITORY 39 | FAMILIES 1 | CONSTRUCTION FRAME | YEAR BUILT 2005 |
| FEET TO HYDRANT 0 -500 | MILES TO STATION 0-5 | PROTECTION CLASS 5Y | BUILDING CODE GRADING 4 | ROOF TYPE Asphalt or Composition Shingle | | |
| SOLID FUEL STOVE N | TAX CODE | RATING DATE 02-14-2022 | | | | |

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IMPORTANT NOTICES



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Woodstock, NY 12498

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2003603388

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Steven A Bresler

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[12:01 AM]

Date of Notice:

2/14/2022

Policy Underwritten By:

ADIRONDACK INSURANCE EXCHANGE

24 Hour Claim Reporting: 1-877-629-8003

For Policy Information: 1-877-629-8003

www.aie-ny.com

(845) 340-0603

Dear Steven A Bresler

Thank you for renewing your Adirondack Insurance policy. Great insurance protection and service are only the beginning. As an Adirondack Insurance member, you are also entitled to the following exclusive benefits, based on the type of policy you have with Adirondack. Please note that we continually review the benefits we offer and on occasion will modify benefits in response to market conditions or regulatory requirements. The following reflects the most current list as of the renewal date of your policy.

Every Adirondack customer receives the following benefits:

- **Identity Theft Resolution Service:** If you become a victim of identity theft, Identity Theft 911®, an Adirondack Insurance partner, will help with any identity theft concerns, including placing a free fraud alert or restoring a stolen identity. If you discover suspicious activity in one of your accounts, call our Claims Department immediately at **1-877-629-8003** to be referred to a fraud specialist from Identity Theft 911®.
- **Credit Monitoring:** A unique service designed to expose potential identity fraud by tracking changes to your credit and account information free of charge while you are insured with Adirondack. You can learn more about this feature by visiting www.aie-ny.com.
- **Disaster Document Recovery Services:** If you have lost personal and legal documents after a hurricane, tornado, earthquake or other disaster, Identity Theft 911® provides a single point of contact. Identity Theft 911® will quickly re-establish and protect vital personal information, and protect against identity theft and credit fraud. Call our Claims department at **1-877-629-8003** for assistance.
- **Travel Document Recovery:** If you lose personal or financial documents while traveling in the U.S. or abroad, Identity Theft 911® will assist with emergency travel documentation and take proactive measures to protect against fraudulent use of the lost information. Visit www.aie-ny.com to learn more. (You should print the card which provides international toll-free numbers before going on a trip and carry it with you).
- **Estate Recovery:** To minimize the risk to survivors, a fraud specialist will step in to lock down the deceased's personal and financial information to prevent misuse, systematically notifying credit issuers. Call our Claims Department immediately at **1-877-629-8003** and we will promptly refer your case to an expert at Identity Theft 911®.
- **Financial Planning Calculators:** Adirondack provides a variety of online calculators to help you evaluate financial needs and progress towards your goals. Visit www.aie-ny.com for more information.

If you have an Automobile policy with Adirondack, your benefits include:

- **Roadside Assistance:** Emergency services on a 24/7 basis anywhere in the U.S. or Canada for disabled vehicles that are insured with Adirondack. Services include coverage of up to \$100 for battery boost/jump start; change of a flat tire, if you are able to provide a spare; fuel delivery; lock out service; and towing assistance. Call **1.800.668.1398** for emergency service. *Roadside assistance not arranged via our toll-free number will not be reimbursed.*
- **Collision Deductible Reimbursement:** We have eliminated this former benefit, however under the terms of your policy (endorsement PP 01 79), there are still certain conditions under which we will waive your deductible. Specifically, when there is a loss to your auto which carries collision coverage, no deductible will apply if the loss was caused by a collision with another auto insured by Adirondack.
- **Deductible Reimbursement for Windshield Repair:** Previously offered as a member benefit, this is now included in your coverage as an endorsement (SA 00 87) to your policy, so your protection has not changed. If your damaged windshield is repaired rather than replaced, there is no deductible and therefore no out of pocket cost to you. The advantage of a repair is that the original factory seal remains intact and is guaranteed for the life of the vehicle.
- **Online Auto Maintenance Checklist:** Visit **www.aie-ny.com** for valuable maintenance tips and scheduling to help keep cars running in peak condition.
- **Quality Auto Repair Guarantee:** We guarantee repairs done through our automobile CARE program for as long as you own or lease your vehicle. You can call our Claims department at **1-877-629-8003** for a designated CARE repair facility.

If you have a Homeowners policy with Adirondack, your benefit includes:

- **Claims Emergency Response:** If you have a smoke, water or fire damage loss we are on duty 24/7, including weekends and holidays. We will contact you within 2 hours after a report of damage and commit to being on site within 4 hours of the report.
- **Online Home Maintenance:** Visit **www.aie-ny.com** for a comprehensive maintenance checklist that helps you protect your investment and keep your home safe and in good condition.

If you have both an Automobile and Homeowners policy with us, or a Custom-Pac (package) policy, your benefits include all of the above.

If you have already registered and are taking advantage of these benefits, you know what a great value it is to have a policy with Adirondack. If you haven't yet registered and are anxious to learn more about the benefits available to you, please visit **www.aie-ny.com**. If you have any questions about your member benefits or need help registering, please feel free to call your independent agent or our customer service department at **1-877-629-8003**

Again, thank you for your business. We will continue to focus on providing long-term solutions that satisfy our members' personal insurance needs through innovative products and value-added services.

Sincerely,



John Nader, President
Adirondack AIF

National General Insurance Group Privacy Notice

The National General Insurance Group is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the National General Insurance Group. This notice also advises you of your right to keep this information from being shared with affiliates of the National General Insurance Group** or other business associates (non-affiliates) under certain circumstances and your right to limit marketing, in some cases.*

What Nonpublic Personal Information Do We Collect About You?

We collect non-public personal information about you and the members of your household from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place. Please note that the information obtained from outside sources may be retained by those outside sources and disclosed to other persons without our knowledge.
- Information about your computer hardware and software that may be collected by us if you contact our Website electronically. This information can include: your IP address, browser type, domain names, access times, and referring Website addresses. This information is used for the operation of the website, to maintain quality of the website, and to provide general statistics regarding use of our Website.
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

How Do We Protect The Information That We Collect About You and Your Accounts?

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your non-public personal information. We strive to keep our information about you accurate. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. You may review the information we have collected on your account and if you tell us of an error, we will update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

Do We Share The Information We Collect About You and Your Accounts?

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, described below. However, we do not sell, rent or lease our customer lists to third parties.

We will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on us; (b) protect and defend our rights or property; (c) act under exigent circumstances to protect the personal safety of our customers, or the public; and (d) to process insurance claims.

For Vermont Residents Only: Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing and Affiliate Marketing opt out elections described below.

What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?

Subject to Your Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, management companies, attorneys in fact, and publishers.
- Companies that perform marketing services on our behalf or with other institutions with which we have joint marketing agreements.
- Others, such as educational institutions.

We may also share nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law, including consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

***Reference to the National General Insurance Group in this notice includes the following companies:** National General Insurance Company, National General Assurance Company, National General Insurance Online, Inc., Integon Casualty Insurance Company, Integon General Insurance Corporation, Integon Indemnity Corporation, Integon National Insurance Company, Integon Preferred Insurance Company, New South Insurance Company, MIC General Insurance Corporation, Home State County Mutual Insurance Company – (Administered by Integon National Insurance Company, National General Insurance Company, Imperial Fire & Casualty Insurance Company or Integon Indemnity Corporation), National General Motor Club, Inc., National Health Insurance Company, Agent Alliance Insurance Company, National General Premier Insurance Company, Imperial Fire & Casualty Insurance Company, Adirondack Insurance Exchange, Mountain Valley Indemnity Company, New Jersey Skylands Insurance Association, Century-National Insurance Company, Standard Property and Casualty Insurance Company, Direct Insurance Company, Direct General Insurance Company, Direct General Insurance Company of Mississippi, Direct National Insurance Company, Direct General Life Insurance Company, Old American County Mutual Fire Insurance Company (Administered by Direct General Insurance Agency), and National Farmers Union Property and Casualty Company.

****Affiliates of the National General Insurance Group include:** companies in the National General Insurance Group referenced in this notice, and companies that now or in the future control, are controlled by, or are under common control with a company in the National General Insurance Group.

Do We Share Information About Former Customers?

Yes, subject to Your Rights - detailed below, **we may share** all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above, as permitted by law.

Your Rights:

Information Sharing

- If you want a company in the National General Insurance Group not to share nonpublic personal information about you with affiliates, non-affiliated third parties, or both, **you may opt out of Information Sharing**. That is, you may direct the company in the National General Insurance Group not to share information (other than as permitted by law). Information Sharing permitted by law includes, for example, sharing with companies that work for a company in the National General Insurance Group to provide the product or services you request and sharing with affiliates information about our transactions or experiences with you for everyday business purposes.
- Your Information Sharing opt out direction will apply to nonpublic personal information, as described above, that the company in the National General Insurance Group has collected about you and your existing accounts.

Affiliate Marketing

- Federal law gives you the right to limit some but not all marketing from the companies in the National General Insurance Group and their affiliates. You may limit companies in the National General Insurance Group and their affiliates from marketing their products or services to you **based on nonpublic personal information about you that they receive from a company in the National General Insurance Group**. This information includes income, account information, credit history, and payment history.
- Your choice to limit Affiliate Marketing will apply to nonpublic information about you and your existing account.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

How to Opt Out of Information Sharing or Limit Affiliate Marketing:

- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the form below and return it to the following address:

Adirondack Insurance Exchange
PO Box 3199
Winston-Salem, NC 27102-3199
- Each time you establish a new account with a company in the National General Insurance Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.

If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Steven A Bresler

Named Insured

2003603388

Account (Policy) Number:

Signature

Date

Co-Named Insured

Signature

Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.

ADVISORY NOTICE — NEW YORK (TRANSPORTATION NETWORK SERVICES)

This is a Notice regarding your Personal Auto Policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this summary, **THE PROVISIONS OF YOUR PERSONAL AUTO POLICY SHALL PREVAIL.**

This Notice provides information concerning ride-sharing arrangements through Transportation Network Companies (TNCs) and the potential insurance implications for TNC drivers.

TNCs typically offer a ride-sharing service which uses smart-phone applications and other Internet-based platforms to connect passengers with drivers who use personal autos to provide transportation services for a donation or fee.

Your policy's Liability Coverage contains an exclusion for an insured's liability arising out of the ownership or operation of a motor vehicle while the motor vehicle is used by a "transportation network company driver" who is logged into the "transportation network company's" "digital network" but is not engaged in a "transportation network company prearranged trip" or while the driver provides a "transportation network company prearranged trip". Similar exclusions also apply to Uninsured Motorists Coverage, Rental Vehicle Coverage and Personal Injury Protection Coverage, as well as Additional Personal Injury Protection Coverage, Medical Payments Coverage, Supplementary Uninsured/Underinsured Motorists Coverage and Coverage For Damage To Your Auto (if applicable).

As used in your policy:

1. "Transportation network company" or "TNC" means a person, corporation, partnership, sole proprietorship, or other entity that is licensed pursuant to this article and is operating in New York state exclusively using a "digital network" to connect "transportation network company passengers" to "transportation network company drivers" who provide "TNC prearranged trips".
2. "Digital network" means any system or service offered or utilized by a "transportation network company" that enables "TNC prearranged trips" with "transportation network company drivers".
3. "Transportation network company driver" or "TNC driver" means an individual who:
 - a. Receives connections to potential "TNC passengers" and related services from a "transportation network company" in exchange for payment of a fee to the "transportation network company"; and
 - b. Uses a "TNC vehicle" to offer or provide a "TNC prearranged trip" to "transportation

network company passengers" upon connection through a "digital network" controlled by a "transportation network company" in exchange for compensation or payment of a fee.

4. "Transportation network company passenger" or "TNC passenger" means a person or persons who use a "transportation network company's" "digital network" to connect with a "transportation network company driver" who provides "TNC prearranged trips" to the "TNC passenger" in the "TNC vehicle" between points chosen by the "TNC passenger".
5. "TNC prearranged trip" or "TNC trip" means the provision of transportation by a "transportation network company driver" to a "TNC passenger" provided through the use of a "TNC's" "digital network":
 - a. Beginning when a "transportation network company driver" accepts a "TNC passenger's" request for a "TNC trip" through a "digital network" controlled by a "transportation network company";
 - b. Continuing while the "transportation network company driver" transports the requesting "TNC passenger" in a "TNC vehicle"; and
 - c. Ending when the last requesting "TNC passenger" departs from the "TNC vehicle".

The term "TNC prearranged trip" does not include transportation provided through any of the following:

 - a. Shared expense carpool or vanpool arrangements, including those as defined in Section 158-b of the New York Vehicle and Traffic Law; and
 - b. Use of a taxicab, livery, luxury limousine, or other for-hire vehicle as defined in the New York Vehicle and Traffic Law, Section 19-502 of the Administrative Code of the City of New York, or as otherwise defined in local law.
6. "Transportation network company vehicle" or "TNC vehicle" means a vehicle that is:
 - a. Used by a "transportation network company driver" to provide a "TNC prearranged trip" originating within the state of New York; and
 - b. Owned, leased or otherwise authorized for

use by the "transportation network company driver";

Such term shall not include:

- a. A taxicab, as defined in Section 148-a of the New York Vehicle and Traffic Law and Section 19-502 of the Administrative Code of the City of New York, or as otherwise defined in local law;
- b. A livery vehicle, as defined in Section 121-e of the New York Vehicle and Traffic Law, or as otherwise defined in local law;
- c. A black car, limousine, or luxury limousine, as defined in Section 19-502 of the Administrative Code of the City of New York, or as otherwise defined in local law;
- d. A for-hire vehicle, as defined in Section 19-502 of the Administrative Code of the City of New York, or as otherwise defined in local law;
- e. A bus, as defined in Section 104 of the New York Vehicle and Traffic Law;
- f. Any motor vehicle weighing more than six thousand five hundred pounds unloaded;

- g. Any motor vehicle having a seating capacity of more than seven passengers; and
- h. Any motor vehicle subject to Section 370 of the New York Vehicle and Traffic Law.

Coverage options are not available under your policy for ride-sharing arrangements through Transportation Network Companies (TNCs) with respect to Liability Coverage, Uninsured Motorists Coverage, Rental Vehicle Coverage and Personal Injury Protection Coverage, as well as Additional Personal Injury Protection Coverage, Medical Payments Coverage, Supplementary Uninsured/Underinsured Motorists Coverage and Coverage For Damage To Your Auto (if applicable).

You should:

- Review your Personal Auto Policy and any applicable TNC insurance policy carefully; and
- Contact your insurance agent or broker to discuss potential gaps in insurance coverage under your policy and the TNC policy which may arise while participating as a TNC driver.



PO Box 3199 • Winston Salem, NC 27102-3199

STEVEN A BRESLER
PO BOX 1262
WOODSTOCK, NY 12498

Date: 2/14/2022

Underwriting Company: ADIRONDACK INSURANCE EXCHANGE
Policy Number: 2003603388

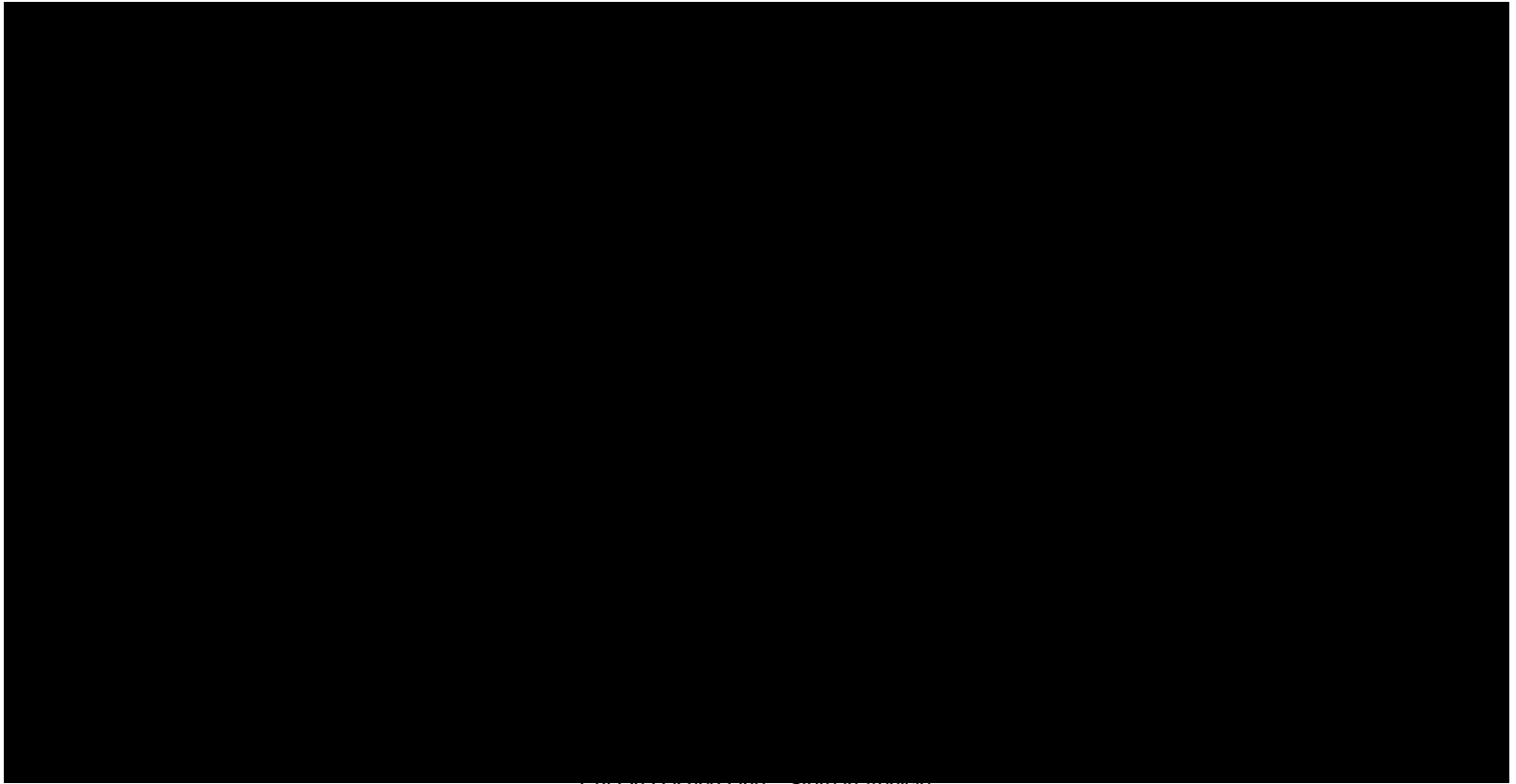
Policy Period: 3/21/2022 - 3/21/2023

Thank you for enrolling in our Automatic Payments program!

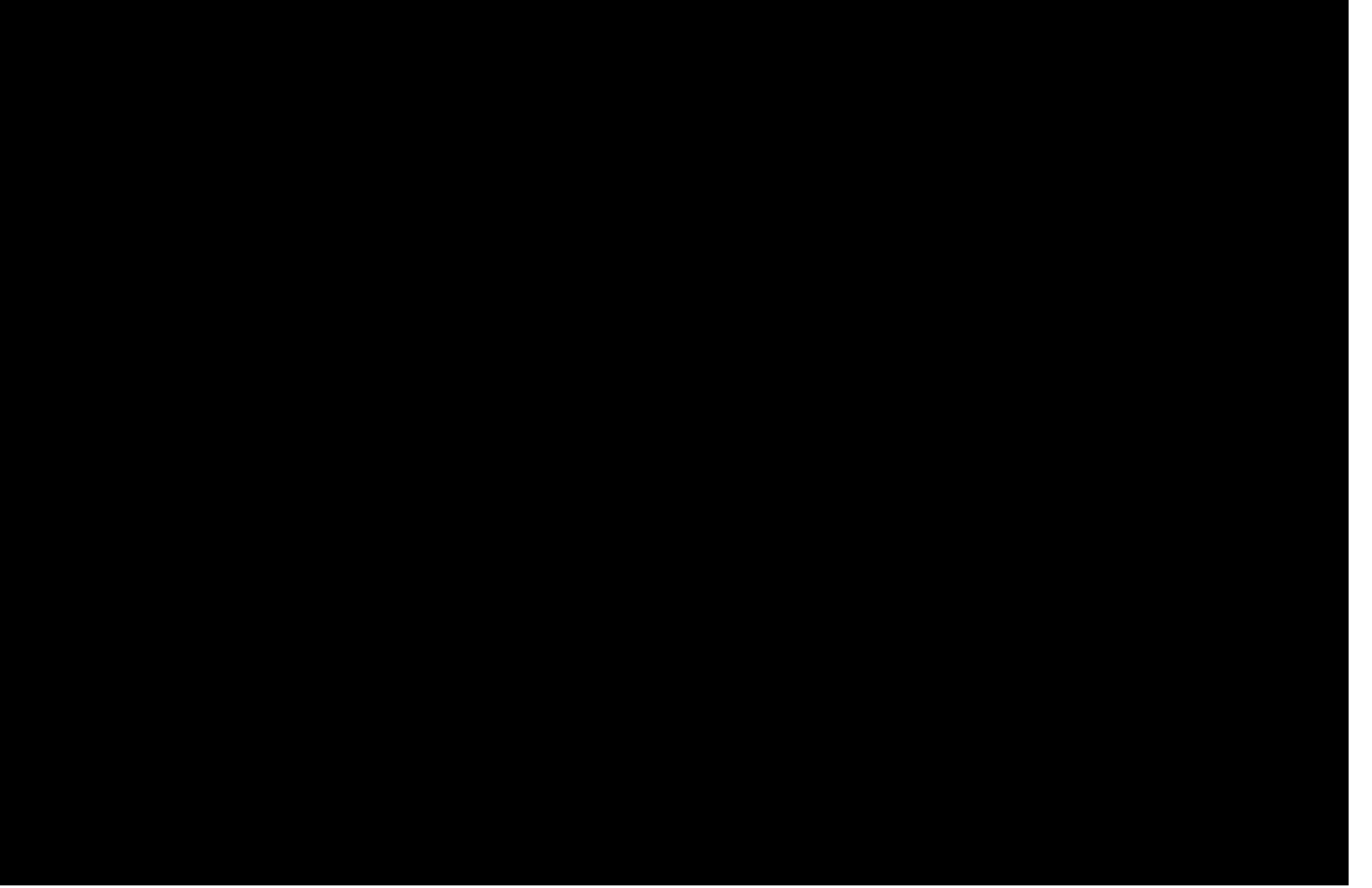
Here are the scheduled payment amounts and draft dates. The payments will be automatically drafted from your account on the indicated draft date below. Please keep this schedule for future reference since no other billing notices will be sent to you. If changes are made to the policy that affects the payment amounts, a new payment schedule will be issued.

Your Automatic Payments Schedule

| Scheduled Draft Date | Installment Amount |
|----------------------|--------------------|
| 3/28/2022 | |
| 4/28/2022 | |
| 5/31/2022 | |
| 6/28/2022 | |
| 7/28/2022 | |
| 8/29/2022 | |
| 9/28/2022 | |
| 10/28/2022 | |
| 11/28/2022 | |
| 12/28/2022 | |
| 1/30/2023 | |
| 2/28/2023 | |
| Total Drafts | |



On/Off/Asleep/Incar=Store in Vehicle



NOTICE TO ACTIVE MILITARY PERSONNEL

Given the situation with the activation of U.S. military personnel, including the Reserves and National Guard, for service both overseas and to protect our homeland, we are notifying our military customers that, if they are called to active duty, they have the option of designating a third party to receive bills and other notices related to their insurance coverage. As the policyholder, you will also receive any such notices applicable to your policy.

An insured called to active duty also has the right to suspend their auto coverage without penalty. However, to comply with the mandatory insurance law in New York, you must surrender your registration certificate and plates to the Department of Motor Vehicles before you suspend your auto coverage.

If you wish to designate a third party to receive such notices, please complete the information below. Notification must be sent to us by certified mail, return receipt requested, and shall be effective no later than ten (10) business days from the date we receive it.

Designation of a third party shall not constitute acceptance of any liability on the third party for services provided to you, the policyholder.

If you have any questions regarding this notice, please contact your agent.

Name of Policyholder: _____

Agent: _____

Policy Number: _____

Type of Policy (Auto, etc.): _____

Name of Third Party Designee: _____

Address of Third Party Designee: _____

Telephone Number of Third Party Designee: _____

Effective Date of Designation: _____

(NOTE: Must be within 10 days of receipt by company.)

I, Third Party Designee, agree to accept all bills and notices related to insurance coverage on behalf of the above policyholder:

Signature of Third Party Designee: _____ Date: _____

DESIGNATION AS THIRD PARTY DESIGNEE SHALL NOT CONSTITUTE ACCEPTANCE OF ANY LIABILITY ON THE THIRD PARTY FOR SERVICES PROVIDED TO THE POLICYHOLDER.

PLEASE RETURN THIS FORM BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED TO:

**Adirondack Insurance
Exchange
PO Box 3199
Winston Salem, NC 27102-3199**

**IMPORTANT NOTICE FOR NEW YORK STATE POLICYHOLDERS
AGE SIXTY-FIVE AND OLDER**

New York state law specifically allows policyholders age sixty-five and older to designate a third party to whom we will deliver notices of cancellation, non-renewal and conditional renewal. As the policyholder, you will also receive any such notices applicable to your policy.

In accordance with this law, should you wish to designate a third party to receive such notices, please complete the reverse side of this notice. Notification must be sent

to us by certified mail, return receipt requested and shall be effective not later than ten business days from the date we receive it.

Designation as a third party shall not constitute acceptance of any liability on the third party for services provided to you, the policyholder.

If you have any questions regarding this notice, please contact your agent, who will be happy to assist you.

**REQUEST FOR THIRD PARTY NOTIFICATION OF NOTICES OF CANCELLATION NON-RENEWAL
OR CONDITIONAL RENEWAL
(APPLICABLE TO NEW YORK STATE POLICYHOLDERS AGE SIXTY-FIVE OR OLDER)**

Name of **Policyholder**:

Agent:

Policy Number:

Type of Policy (Auto, etc.):

Name of **Third Party Designee**:

Address of **Third Party Designee**:

Effective Date of Designation:

(NOTE: Must Be Within 10 Days of Receipt by Company)

Signature of **Policyholder**: _____ Date: _____

I, Third Party Designee, agree to accept all notices of cancellation, non renewal or conditional renewal on behalf of the above policyholder.

Signature of Third Party Designee: _____ Date: _____

DESIGNATION AS A THIRD PARTY DESIGNEE SHALL NOT CONSTITUTE ACCEPTANCE OF ANY LIABILITY ON THE THIRD PART FOR SERVICES PROVIDED TO THE POLICYHOLDER.
PLEASE RETURN THIS FORM BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED TO:

Adirondack Insurance Exchange
PO Box 3199
Winston Salem, NC 27102-3199
1-877-629-8003

**IMPORTANT INSURANCE INFORMATION
FOR NEW YORK POLICYHOLDERS**

- 1) Policyholders should check to be sure that the name and the vehicle identification number (VIN) on all identification (ID) cards are identical to the name and VIN on all the registrations. Policyholders should immediately notify their agent and/or insurer of any discrepancies. Agents and/or insurer must issue corrected ID card and change policy records accordingly.**
- 2) Financial security (insurance) shall be maintained without interruption during the entire registration period regardless of whether the vehicle is driven.
- 3) License plates must be surrendered before insurance is cancelled or suspended without exception. This is in compliance with NYS law. Surrendering license plates before cancellation of insurance will prevent communications from the Department of Motor Vehicles (DMV) based on cancellation that insurers are required by law to report to DMV.
- 4) Policyholders moving from NYS must coordinate the surrender of NYS license plates and cancellation of a NYS insurance policy with obtaining a new registration and insurance policy in another state. Again, this will prevent DMV communications based on cancellation reported by insurers.
- 5) Insurers must provide policyholders with at least two identical ID cards for each vehicle insured. ID cards represent that insurance is provided for the named insured and the described vehicle, as applicable, as of the effective date shown thereon.
- 6) Encrypted 2D bar codes on ID cards contain tamper proof security features that prevent ID card fraud. The bar code contains information about the policy, effective dates of coverage and issuance date, registrant name and address, vehicle description (as applicable) and the issuer of the ID card.
- 7) Some insurers and agents are using software that allows ID cards to be either e-mailed or faxed. Successful faxing requires equipment in good working order both sending and receiving. Faxed ID cards are only acceptable if the ID card contains a large flexible bar code that scans (is readable).
- 8) Policyholders must keep one ID card in the vehicle at all times.
- 9) An ID card must, upon demand, be shown to a law enforcement officer, judge, hearing officer or any person with whom the insured or other driver may have had an accident. In the event of an accident, the insured or driver can also demand to see the other driver's ID card.
- 10) The failure to produce an ID card at the request of a law enforcement officer is presumptive evidence of uninsured operation for which the driver may be given a ticket. An ID card must be produced upon demand by any driver of a vehicle, not just the registrant.
- 11) If the second ID card is not currently required for registration purposes it should be kept in a safe place since it may be required to be submitted to DMV as proof of insurance in the future.
- 12) Upon loss of an ID card the insured shall contact the insurance company, agent or broker, not DMV.
- 13) An ID card is only as good as the policy that it represents. If for any reason the insurance policy is terminated, then the ID cards issued in conjunction with such policy are void. Any use of such invalid ID cards may be a violation of law.

- 14) Failure to maintain liability insurance coverage continuously throughout the registration period even if the vehicle is not in use may result in the suspension of the registration and driving privileges. Registrants if eligible may opt to pay a civil penalty for each day that a vehicle was registered and uninsured one time in a 3-year period if the lapse in coverage does not exceed 90 days. A thirty-day revocation may be imposed on for hire vehicles such as taxis, liveries, buses, rentals and so forth.
- 15) Driving without insurance, a valid registration or driver's license is subject to severe sanctions under the law. A driver may be arrested and incarcerated and the vehicle impounded. Such driver is subject to fines and surcharges in a court of law. In cases of uninsured operation DMV will impose mandatory revocation of registration and driver's license as well as a substantial civil penalty.
- 16) Fraudulent issuance or use of an ID card as proof of a non-existent policy is punishable as a misdemeanor under NYS law.

IN CASE OF ACCIDENT

- 1) Secure names and addresses of injured, make, model and registration number of other automobile, as well as names and addresses of all witnesses.
- 2) Notify local police and/or state authorities as prescribed by law.
- 3) Do not commit yourself or your insurance company by statements or otherwise. Make no statement to anyone except proper authorities or an authorized representative of the company.
- 4) To report an accident, contact your agent or consult the telephone directory for our local office.

TO REPORT A SERIOUS ACCIDENT INVOLVING INJURIES - AFTER HOURS, ON A HOLIDAY, OR ON A WEEKEND, PLEASE CALL TOLL FREE FROM ANYWHERE IN THE CONTINENTAL UNITED STATES - 1-877-248-0555.

IMPORTANT FLOOD INSURANCE NOTICE

Your homeowners or dwelling policy does NOT provide coverage for loss caused by flood or mudslide, which is defined, in part, by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

If you are required by your mortgage lender to have flood insurance on your property, or if you feel that your property is susceptible to flood damage, insurance covering damage from flood is available on most buildings and contents in participating communities through the National Flood Insurance Program.

Information about flood insurance and whether your community participates in the program can be obtained from your insurance company, from your insurance agent/broker, or directly from the National Flood Insurance Program by calling 1-800-638-6620 or via their website at <http://www.floodsmart.gov>.

Renewal Credit Disclosure Notice

Thank you for choosing Adirondack Insurance Exchange for your personal insurance needs. We understand that you have choices and we appreciate the trust you have placed in us.

In connection with your insurance, we previously used an insurance score based on information contained in your consumer credit report. We are writing to advise you that we may use an insurance score again – provided, however, that we use such information upon renewal, only to reduce premiums as required by State law. An insurance score uses information from your credit report to help predict how often you are likely to file claims and how expensive those claims will be. Typical items from a credit report that could affect a score include, but are not limited to, the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures.

The information used to develop the insurance score comes from:

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000
1-800-916-8800
www.TransUnion.com

If you have additional questions about this matter, please contact us at 1-877-629-8003.

OPTIONAL SUPPLEMENTAL SPOUSAL LIABILITY INSURANCE — NEW YORK

Insured's Name and Address

Steven A Bresler

PO Box 1262

Woodstock, NY 12498

Date: 2/14/2022

Policy Number: 2003603388

New York State law requires that, upon payment of a premium, an insurer issuing or delivering a policy that satisfies the requirements of Article 6 of the New York Vehicle and Traffic Law shall offer to provide Supplemental Spousal Liability Insurance coverage.

Supplemental Spousal Liability Insurance provides bodily injury liability coverage under a motor vehicle insurance policy to cover the liability of an insured spouse because of the death of or injury to his or her spouse, even where the injured spouse must prove the culpable conduct of the insured spouse. If purchased, this coverage is included within the policy's bodily injury liability limits and does not increase the amount of those limits. For example:

Insured's combined single limit liability coverage limit: \$300,000.

Insured's bodily injury damage claim paid to spouse: \$75,000.

Insured's combined single limit policy coverage limit available to all other claimants: \$225,000.

This example assumes the spouse and other claimants involved in the accident have a right to sue the insured for economic loss or for non-economic loss (e.g. pain and suffering) sustained as a result of a "serious injury" as defined in Section 5102 (d) of the Insurance Law. It must also have been shown that there was negligence on the part of the insured.

In response to this recent legislation, we have made available Supplemental Spousal Liability coverage. The additional charge for this coverage is 7% of the Bodily Injury or Combined Single Limit Premium.

If you do not elect to purchase this coverage and do not remit the additional premium, Supplemental Spousal Liability coverage is not included in your motor vehicle insurance policy.

Please sign and submit this form to your insurance agent if you wish to purchase optional Supplemental Spousal Liability Coverage.

Applicant(s) Signature(s): _____

Date: _____

IMPORTANT NOTICE — NEW YORK (SUM COVERAGE)

New York law permits you to make certain decisions regarding Uninsured Motorists (UM) Coverage and Supplementary Uninsured/Underinsured Motorists (SUM) Coverage. This notice includes general descriptions of these coverages and the options available. However, no coverage is provided by this notice. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is a conflict between the policy and this notice, the provisions of the policy shall prevail.

UNINSURED MOTORISTS COVERAGE

Uninsured Motorists (UM) Coverage provides insurance protection to an insured for damages which the insured or the insured's legal representative is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Your motor vehicle liability insurance policy includes UM Coverage applicable to motor vehicle accidents that occur within the State of New York at limits of at least \$25,000 per person/\$50,000 per accident, unless you purchase Supplementary Uninsured/Underinsured Motorists (SUM) Coverage described below.

SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS COVERAGE

For additional protection under your policy, Supplementary Uninsured/Underinsured Motorists (SUM) Coverage is available. SUM Coverage can provide protection at higher limits than are available under Uninsured Motorists Coverage and provides protection with respect to automobile accidents that occur both in and out of New York State.

Basics of SUM Coverage

SUM provides additional insurance coverage for bodily injury, including death resulting therefrom, sustained by an insured, as a result of an accident involving a negligent owner or operator of another motor vehicle who:

1. May have no insurance whatsoever; or
2. Even if insured, is only insured for third-party bodily injury coverage at relatively low liability limits, in comparison to the policyholder's own liability limits for bodily injury sustained by third-parties.

An insurer shall not offer SUM Coverage in an amount exceeding the third-party liability coverage limits purchased by the policyholder. The policy shall provide coverage for any insured under the policy for:

1. Bodily injury to such person, up to the limit of the SUM Coverage purchased; and
2. Receive from the policyholder's own insurer payment for bodily injury sustained due to the negligence of the other motor vehicle's owner or operator.

The maximum amount payable under the SUM Coverage

shall be the policy's SUM limit reduced and thus offset by any motor vehicle bodily injury liability insurance policy or bond payments received from, or on behalf of, any negligent party involved in the accident.

Examples of SUM Coverage

The following examples, using per person limits unless otherwise noted, illustrate the proper application of SUM Coverage:

| (1) Example One: | |
|-------------------------------------|-----------|
| Insured's Bodily Injury Damages | \$300,000 |
| Insured's Liability Limit | \$500,000 |
| Insured's SUM Limit | \$250,000 |
| Other Motor Vehicle Liability Limit | \$25,000 |

Result: In this example, the insured has purchased the maximum amount of SUM Coverage that must be offered by the insurer, provided that the insured has purchased bodily injury liability limits of at least \$250,000. Insured recovers \$25,000 from the negligent owner or operator of the other motor vehicle, and \$225,000 (\$250,000 minus \$25,000) under the SUM Coverage, for a total recovery of \$250,000.

In the event that the negligent owner or operator of the other motor vehicle had no liability insurance at all, the insured would collect \$250,000 in SUM Coverage from the insured's own insurer.

However, if the owner or operator of the other motor vehicle was not negligent, then the insured would receive no SUM payments.

| (2) Example Two: | |
|-------------------------------------|-----------|
| Insured's Bodily Injury Damages | \$100,000 |
| Insured's Liability Limit | \$25,000 |
| Insured's SUM Limit | \$25,000 |
| Other Motor Vehicle Liability Limit | \$25,000 |

Result: Insured recovers \$25,000 from the negligent owner or operator of the other motor vehicle. The insured receives nothing under the SUM Coverage, which equals the mandatory UM Coverage, since the liability limits on the other owner or operator's motor vehicle were not lower than the liability insurance limits on the insured's motor vehicle. If the insured's liability and SUM limits were both \$50,000, then the insured would collect another \$25,000 in SUM coverage from the insured's own insurer.

| (3) Example Three: | |
|-------------------------------------|-----------|
| Insured's Bodily Injury Damages | \$60,000 |
| Insured's Liability Limit | \$100,000 |
| Insured's SUM Limit | \$100,000 |
| Other Motor Vehicle Liability Limit | \$50,000 |

Result: Insured recovers \$50,000 from the negligent owner or operator of the other motor vehicle and \$10,000 under the SUM Coverage, which is the difference between the amount

of the insured's SUM Coverage and the liability coverage available from the other motor vehicle owner or operator, limited by the amount of the insured's bodily injury damages.

| (4) Example Four: | |
|-------------------------------------|-----------|
| Insured's Bodily Injury Damages | \$150,000 |
| Insured's Liability Limit | \$100,000 |
| Insured's SUM Limit | \$100,000 |
| Other Motor Vehicle Liability Limit | \$25,000 |

Result: If the insured and the owner or operator of the other motor vehicle were each 50 percent at fault for the accident, then the insured's total recovery would be \$75,000, in light of comparative negligence of the parties involved in the accident. The insured would recover \$25,000 from the negligent owner or operator of the other motor vehicle and \$50,000 under the SUM Coverage.

On the other hand, if the owner or operator of the other motor vehicle was totally at fault for the accident, then the insured would recover \$25,000 from the negligent owner or operator and would then receive \$75,000 in SUM Coverage from the insured's own insurer. Had the insured purchased liability and SUM limits of \$150,000 or more, the SUM recovery would then be \$125,000.

| (5) Example Five: | |
|--|------------------------------|
| Insured's Bodily Injury Damages | \$25,000 |
| Passenger's Bodily Injury Damages | \$25,000 |
| Another Passenger's Damages that resulted in death | \$50,000 |
| Insured's Combined Single Liability (CSL) Limit | \$75,000 |
| Insured's CSL SUM Limit | \$75,000 |
| Other Motor Vehicle Liability Limit | Uninsured (i.e. no coverage) |

Result: Since the other motor vehicle was uninsured, the full \$75,000 CSL SUM limit is available for all insured persons from this accident under the policy. However, since the accident involves insured persons who were

both injured and killed, the mandatory UM limits of \$25,000 per person and \$50,000 per accident for injured persons and \$50,000 per person and \$100,000 per accident for persons killed in the accident are available. Therefore, the insured and first passenger each recover \$25,000 and the second passenger's estate recovers the full \$50,000 under the SUM coverage.

If the insured's CSL and CSL SUM limit were each \$300,000 and the insured's damages amounted to \$200,000, then all insured persons would be covered under the SUM Coverage as the total damages (\$200,000 + \$25,000 + \$50,000 = \$275,000) are less than the \$300,000 CSL SUM limit.

AVAILABLE LIMITS FOR UM COVERAGE AND SUM COVERAGE

UM Coverage Limits

| Split Limits | Combined Single Limits |
|-------------------|------------------------|
| \$25,000/\$50,000 | \$60,000 |

SUM Coverage Limits*

| Split Limits | Combined Single Limits |
|-------------------------|------------------------|
| \$25,000/\$50,000 | \$60,000 |
| \$50,000/\$100,000 | \$75,000 |
| \$100,000/\$300,000 | \$100,000 |
| \$250,000/\$500,000 | \$300,000 |
| \$500,000/\$500,000 | \$500,000 |
| \$500,000/\$1,000,000 | \$1,000,000 |
| \$1,000,000/\$1,000,000 | |

* SUM Limits selected cannot exceed bodily injury liability limits.

You should read this notice carefully and contact your agent if you have any questions regarding UM Coverage and SUM Coverage and your options with respect to these coverages.

SA 00 11 03 06

EXECUTION OF OFFICER'S SIGNATURES

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized agent.



Rhonda Ferguson, Secretary



John Nader, President

Countersigned _____
(Authorized Agent)

Agency at: _____

SH PN 87 03 13

NEW YORK NOTICE OF PREMIUM DISCOUNT(S) AND SURCHARGE(S)

| | | | |
|--|-----|--|-----------|
| 2003603388 Steven A Bresler 3 Rock Ledge Road Woodstock, NY 12498 | | Centennial Brokerage Corp. 42 Crown St Kingston NY 12401 (845) 340-0603 | |
| TOTAL DISCOUNT AMOUNT | | DATE OF NOTICE | 2/14/2022 |
| TOTAL SURCHARGE AMOUNT | \$0 | POLICY EFFECTIVE DATE | 3/21/2022 |
| | | | |

Dear Policyholder,

Your automobile policy premium includes the following discount(s):

| VEHICLES WITH DISCOUNTS | | | | | | | |
|---|--|----------|--------------|---------------------------|----------|--------------|---------------------|
| Discount Description | | File No. | Vehicle Year | Vehicle Description | File No. | Vehicle Year | Vehicle Description |
| Core Discount - Homeownership/Multi Car | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Package Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| 5 Year Clean Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Air Bag Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Anti-Lock Brake Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Electronic Stability Control Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Running Lights | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |
| Security System Discount | | 1 | 2014 | SUBA OUTBACK 2.5I PREMIUM | | | |

Your automobile policy premium includes the following surcharge(s) and, therefore, is higher than it otherwise would be because, during the measuring experience period which applied to your insurance, you had one or more chargeable accidents or chargeable traffic convictions under our merit rating plan. The following description of our merit rating plan includes a list of events for which we may surcharge you and the circumstances under which surcharges may be removed or refunded. If you have any questions, you may wish to consult with your agent.

OPERATORS WITH SURCHARGES

| File | Operator Name | Code | | Date |
|------|---------------|------|--|------|
|------|---------------|------|--|------|

See back for an explanation of codes and a description of our merit rating plan.

Incident Surcharge Factors

Your policy is rated utilizing the past driving record experience of all operators as a component of the total premium. The plan takes into account accidents and convictions occurring within the experience period.

Incident Surcharge Factors will be assigned for convictions and accidents involving any of the operators on the policy. Each vehicle will receive the incident surcharge factors of the rated operator.

Incident Surcharge Factors will be based on the accidents and violations that occur during the three years ending on the last day of the fourth month preceding the effective date of the policy. In the case of renewal policies, this period will be the three years ending on the last day of the fourth month preceding the effective date of the renewal policy.

Incident Surcharge Factors will be assigned as follows:

a. Incident Surcharge Factors Assigned for Convictions.

Surcharge Factors will be assigned to each operator on the policy for the following convictions:

- i. Driving Under the Influence. Operating a motor vehicle while intoxicated or impaired by the consumption of alcohol or of a drug.
- ii. Leaving the Scene. Leaving the scene of an incident without stopping to report.
- iii. Criminal Activity. Homicide or assault arising out of the use or operation of a motor vehicle, or criminal negligence in the use or operation of a motor vehicle resulting in the injury or death of another person, or use or operation of a motor vehicle directly or indirectly in the commission of a felony.
- iv. Unlicensed/Unregistered Operation. Knowingly operating an owned motor vehicle without a valid registration in effect or any motor vehicle without a valid driver's license in effect i.e. operating a motor vehicle out of class, as defined in Section 509.02 of the Vehicle & Traffic Law (except when the person convicted has possessed a valid license or registration which had expired and was subsequently renewed), or during the period of revocation or suspension thereof, or in violation of the limitations applicable to a license issued pursuant to Article Twenty-One or Article Twenty-One-A of the Vehicle and Traffic Law(except for violations of restrictions on a driver's license as defined in Section 509.3 of the Vehicle & Traffic Law).
- v. Eluding Officer. Operating a motor vehicle while seeking to avoid apprehension or arrest by a law enforcement officer.
- vi. Insurance Fraud. Filing or attempting to file a false or fraudulent automobile insurance claim, or knowingly aiding or abetting in the filing or attempted filing of any such claim.
- vii. Department of Motor Vehicles (DMV) Fraud. Filing a false document with the DMV or using a license or registration obtained by filing a false document with the DMV.
- viii. Reckless/Speed With Injury. Operating a motor vehicle in excess of the speed limit or in a reckless manner where injury or death results therefrom.
- ix. Racing. Operating a motor vehicle in a race or speed test.
- x. Permit Unlicensed Operator. Knowingly permitting or authorizing an unlicensed driver to operate a motor vehicle insured under the policy.
- xi. Major Speed. Operating a motor vehicle at a speed of more than 15 M.P.H. in excess of the legal limit.
- xii. Minor Speed (two or more). Operating a motor vehicle at a speed of less than or equal to 15 M.P.H. in excess of the legal limit.
- xiii. Minor Moving Violation (two or more). Violations of any other provision of the vehicle traffic law.

b. Incident Surcharge Factors Assigned for Accidents.

Surcharge Factors will be assigned to each operator on the policy who has been involved in an accident as an operator of an automobile as follows:

- i. Accident – Bodily Injury or Property Damage Over Threshold Limit. For each automobile accident resulting in bodily injury or death, or in damage to any property including his or her own in excess of \$2,000.
- ii. Accident – Property Damage Under Threshold Limit. Surcharge Factors will be assigned for two (2) or more accidents under the threshold.

Exceptions: Surcharge Factors will not be assigned for accidents under the following circumstances:

- i. When the vehicle was lawfully parked; or

- ii. By the applicant, insured, or other operator or owner or insurer was reimbursed by, or on behalf of a person responsible for the accident or has judgment against such person equal to 33 1/3% or more of the value of the insured's property damage claim. The value of the insured's property damage claim is defined as the lesser of the adverse carrier's or the insured's estimate; or
- iii. When the auto of the insured or other operator resident in the same household was struck in the rear by another vehicle, and the insured or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
- iv. The operator of the other motor vehicle involved in the accident was convicted of a moving traffic violation and the applicant, insured or other operator was not convicted of a moving violation in connection therewith; or
- v. When the auto operated by the insured or other operator resident in the same household was struck by a hit-and-run vehicle, if the accident is reported to the proper authority within 24 hours by the insured or resident operator; or
- vi. Payment was made under Personal Injury Protection when the operator or owner is not at fault or the vehicle is not in operation; or
- vii. When a paid or volunteer member of any police or fire department, first aid squad or any law enforcement agency was using any vehicle in the performance of his/her duty, or was performing any other governmental function in a public emergency; or
- viii. When the insured or other resident in the insured's household operates a vehicle for hire or a motor vehicle other than a private passenger vehicle, and the accident occurred while in the course of employment and said accident did not result in a conviction for a moving traffic violation; or
- ix. When the insured has had an accident while operating, as an employee, a commercial vehicle in the course of employment and in the discharge of the employee's duties at the time of the accident, unless the accident is determined to have been caused by the intentional action or gross negligence of the insured. For purposes of this rule only, the term "gross negligence" shall not mean the insured's failure to refuse to drive or operate a vehicle which has a defective condition that is known to the insured, provided the insured had reported such defective condition to the insured's immediate supervisor or employer; or
- x. Claims for which the operator is not at fault; or
- xi. Accidents involving physical damage limited to and caused by flying gravel, missiles or falling objects.

Note: An automobile rolling from a parked position shall not be considered lawfully parked, but shall be considered as the operation of the last operator.

The additional portion of the premium representing a surcharge will be refunded if:

- i. It is subsequently established that the accident for which a surcharge was applied falls under one of the above exceptions;
- ii. The conviction for a chargeable violation or traffic infraction is ultimately reversed;
- iii. The surcharge was the result of mistake, carelessness, misinformation, or other error; or
- iv. AIE has established a reserve but no claim was submitted for a period of three (3) years after the date of the incident, or the statute of limitations has run and no suit has been filed.

Any refund shall be the portion of the premium due to the surcharge for all policy periods since the inception of the surcharge. AIE may refund the amount of the surcharge or credit the policy. The insured has the option of receiving a dollar refund in lieu of the credit.

Note: If an operator with a clean discount has new surchargeable accident(s) or violation(s) at renewal, the first accident or violation on the policy (with the exception of major or DWI or drug offense) is not surcharged. A surcharge will apply to a second and subsequent accident or violation. Major/DWI/drug offenses are excluded from this rule and are always surcharged.

Premium Discounts

Your policy may also be eligible for various discounts mandated by New York statutes. These discounts and the coverage they apply to include the following:

1. Accident Prevention Course (APC).

An APC discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Collision and Medical Payments coverage if the principal operator of the vehicle has a completion certificate dated within the last 36 months certifying that the insured has successfully completed any motor vehicle accident prevention course approved by the Department of Motor Vehicles pursuant to Section 2336(1) of the New York Insurance Law.

The discount shall be effective as of the completion date of the course if a certificate of completion is presented by the insured within 90 days of completion. This discount shall be effective upon presentation of the certificate of completion if received more than 90 days after completion. If the certificate of completion is presented by the insured within 45 days of renewal, the discount shall be effective on the first day of the renewal. A discount applied during a policy period shall be prorated over the term of the policy.

The discount does not apply where attendance at an accident prevention course was required pursuant to Article 21 of the Vehicle and Traffic Law as the result of any traffic infraction.

2. Daytime Running Lamps Discount.

A discount applies to the Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments and Collision coverage if the vehicle is equipped with factory installed Daytime Running Lamps. These lights must be installed by the manufacturer.

3. Anti-Lock Brake Discount.

A discount applies to the Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments and Collision coverage if the vehicle is equipped with a factory installed Anti-Lock Braking System. The system must be installed by a manufacturer and apply to all four (4) wheels.

4. Airbag/Restraint Discount.

An airbag discount applies to Personal Injury Protection and Medical Payments coverage only. To qualify, the vehicle must be equipped with factory installed airbags.

5. Security System Discount.

These discounts apply to Comprehensive coverage only. Qualifying security systems are as follows.

- Passive Engine Immobilizer, Keyless Entry and Alarm
- Keyless Entry and Alarm
- Sentry Key, Keyless Entry and Alarm
- Active Alarm System
- Passive Engine Immobilizer
- Passive Engine Immobilizer and Keyless Entry
- Sentry Key and Keyless Entry
- Immobilizer and Alarm
- Immobilizer
- Sentry Key and Alarm
- Active Keyless Entry
- Pass Key
- Passive Sentry Key
- Anti-Theft Device
- Engine Immobilizer and Sentry Key
- Window Glass Etching

Accident/Conviction Codes: The following table reflects the accident and conviction codes for each operator displayed on the first page of this notice.

| Abbreviated Incident Code | Incident Categories | Abbreviated Incident Code | Incident Categories |
|---------------------------|------------------------------|---------------------------|----------------------------------|
| AD | DUI/Drugs | PO | Permit Unlicensed Operator |
| AN | Accident - Not at Fault | RA | Racing |
| AO | At Fault Accident | RK | Reckless/Speed with Injury |
| AB | At Fault Accident - BI | SD | Speed \leq 15 MPH Over Limit |
| AU | Accident Under The Threshold | SM | Speed > 15 MPH Over Limit |
| CA | Criminal Activity | UO | Unlicensed/Unregistered Operator |
| DF | DMV Fraud | MA | Other Major |
| EO | Eluding Officer | NC | Non-Chargeable |
| IF | Insurance Fraud | NS | Non-Chargeable Suspension |
| LS | Leaving the Scene | NI | Non-Chargeable Incident |
| OM | Other Minor | UM | Unmatched Incident |

TO ALL OPERATORS OF MOTOR VEHICLES IN NEW YORK STATE

As your insurance company, we are required by law to advise you of the legal and financial consequences of being convicted of operating a motor vehicle while under the influence of alcohol or drugs. We strongly endorse the message conveyed by the law – that it does not pay to drink and drive.

Alcohol or drug impairment is a major problem involving not only the impaired driver, but other innocent drivers and pedestrians. We are constantly reminded of the serious consequences of drinking and driving, yet property damage, injuries and deaths caused by alcohol or drug-impaired driving continue to be a major problem. In fact, studies (such as those published in "Fatality Facts 2010" by the Insurance Institute for Highway Safety- Highway Loss Data Institute) show that alcohol or drug use is a contributing factor in a significant number of all fatal motor vehicle accidents, as shown in the following table.

Percent of Fatally Injured Passenger Vehicle Drivers (with BAC greater or equal to .08%)

| | |
|---|-----|
| Overall | 33% |
| Nighttime (9 p.m. – 6 a.m.) | 59% |
| Weekend (6 p.m. Friday – 6 a.m. Monday) | 45% |
| Weekdays | 25% |
| Nighttime single-vehicle crashes | 68% |

In recent years New York State has made significant changes to strengthen its driving while intoxicated laws, and these changes have extremely serious consequences for motorists who choose to drive while intoxicated or impaired by alcohol or drugs. A new crime of aggravated driving while intoxicated ("Agg DWI") was created, which prohibits: driving a motor vehicle while having a blood alcohol content ("BAC") of .18 % or more; or committing most driving under the influence of alcohol or drugs offenses while a child who is 15-years-old or younger is a passenger. In addition, a new crime of driving while ability impaired by the combined influence of drugs or of alcohol and any drug or drugs ("DWAI Combined Influence") was created.

The law generally prohibits "plea bargaining" to a non-alcohol/drug-related driving offense. Moreover, every motorist who is convicted of driving while intoxicated ("DWI") or Agg DWI must be sentenced to probation or conditional discharge (in addition to any fines or imprisonment) and in connection with that sentence, must install at the motorist's own expense an ignition interlock device ("IID") in all vehicles that the motorist owns or operates (with the exception of certain employer-owned vehicles) for at least six months. In addition to the criminal penalties associated with driving under the influence of alcohol or drugs convictions, such convictions also carry with them substantial driver's license suspension or revocation periods. Motorists who

are convicted of any alcohol or drug related driving offense (even if it is a traffic infraction as opposed to a crime) must pay a \$750 driver responsibility assessment ("DRA") in addition to fines, mandatory surcharges, and other related fees and penalties.

In addition to facing prosecution for the various alcohol and drug-related driving offenses defined in the Vehicle and Traffic Law ("VTL"), motorists who injure or kill others while driving under the influence of alcohol or drugs may be charged with committing crimes under the Penal Law. New laws have increased the penalties for vehicular assault and vehicular manslaughter, and new crimes of aggravated vehicular assault and aggravated vehicular homicide have been created as part of New York's continuing efforts to punish intoxicated and impaired drivers who injure or kill others.

This notice provides general information on the penalties for convictions of operating a motor vehicle while under the influence of alcohol or drugs. Be aware that stiffer penalties are levied in certain situations involving a motorist who holds a commercial driver's license ("CDL") or for convictions of such impairment while operating a commercial vehicle, especially when transporting certain hazardous materials.

Please familiarize yourself, and anyone else who operates your vehicle, with this important information.

Please remember: **If you drink, don't drive!**

BASIC PENALTIES, DEGREE OF IMPAIRMENT AND INSURANCE PENALTIES

If you are convicted of an alcohol or drug related driving offense defined in the VTL, then there are extremely serious consequences. Some of the consequences are criminal or penal in nature, while others are civil or administrative in nature.

The criminal consequences may include all or some of the following: court imposed fines and surcharges, a sentence of probation or conditional discharge with a condition that you install and maintain an IID in all vehicles you own or operate, and imprisonment.

If you cause a death or serious injury as a result of a traffic accident while intoxicated or impaired by alcohol or drugs, then you may face additional criminal charges under the Penal Law for vehicular assault, aggravated vehicular assault, vehicular manslaughter, and aggravated vehicular homicide, punishable by up to 15-25 years in prison.

The civil or administrative consequences will include fines, mandatory surcharges and related fees levied by the Department of Motor Vehicles ("DMV"), and the suspension or revocation of your driver's license by DMV. You also will be charged a \$750 DRA payable in three annual payments of \$250, in addition to any fines and mandatory surcharges and related fees that are

imposed. If you fail to make a required DRA payment, then your license will be suspended indefinitely until the amounts owing are paid.

If you are convicted of an alcohol or drug related driving offense in New York State, then depending on the severity of the offense or if you had prior offenses, your license will be suspended for 90 days at a minimum or revoked for a minimum of six to 18 months. If you are convicted of an alcohol or drug related driving offense inside or outside of New York State that you committed when you were under the age of 21, then the license consequences are generally more severe: if it is a first offense, then your license will be revoked for at least one year and if it is a second or subsequent offense, then your license will be revoked for at least one year (18 months for Agg-DWI offense in NYS) or until you become 21, whichever is longer.

If you are age 21 or older and you are convicted of an out-of-state alcohol-related driving offense, then in addition to the penalties imposed by the state where the offense occurred, your New York driver's license will be revoked for at least 90 days; if the out-of-state offense is a drug-related driving offense, then your driver's license will be revoked for at least six months.

If you are the holder of a CDL and you commit an alcohol or drug-related driving offense (regardless of whether you were driving an automobile or a commercial vehicle at the time of the offense), then your CDL will be revoked for at least one year. A motorist holding a CDL who commits two such violations will have his or her CDL revoked for at least 10 years and a third violation will cause a permanent, lifetime revocation.

Although refusing to take a chemical test (of breath, blood, or urine) is not a crime or traffic infraction, a driver who meets the criteria for being considered a "first offender" and who refuses to take a chemical test may have his or her driver's license revoked for at least one year (18 months for a CDL) and must pay a civil penalty of \$500 (\$550 for a CDL). If you are considered a repeat offender due to a prior refusal or conviction for an alcohol or drug-related driving offense or for certain other offenses, then you will be required to pay a civil penalty of \$750 and may have your driver's license revoked for at least one year (10 years minimum for a CDL).

If your license is suspended or revoked for commission of an alcohol or drug-related driving offense, then you may be eligible for a conditional license ("CL") that will afford you some limited driving privileges during the sanction period (no CDL privileges are granted by a CL). In order to obtain a CL, you will have to enroll in an approved drinking driver program ("DDP"), pay the required fees, and meet other eligibility requirements. DMV charges a \$75 administrative fee upon DDP enrollment, and the DDP charges an additional course fee of up to \$225. You may be referred by the DDP for

formal substance abuse evaluation or treatment at an additional cost. If you fail to complete the DDP or any required evaluation or treatment, then your CL will be revoked. If you commit almost any traffic infraction while holding a CL, then the CL will be revoked. Typically, if your CL is revoked, your original license suspension or revocation will be reinstated for its full length with no credit being given for the time you held the CL. During a suspension or revocation period, you may not lawfully drive for any reason.

If you do not have a CL and you drive while your license is suspended or revoked due to an alcohol or drug-related driving conviction or a chemical test refusal, you may be convicted of aggravated unlicensed operation of a motor vehicle ("AUO") in the second degree, subject to a fine of \$500 to \$1,000, and sentenced to either imprisonment for seven to 180 days, or probation with a possible condition of alcohol or drug treatment imposed.

HOW MANY DRINKS MAKE YOU LEGALLY INTOXICATED?

In New York State, you are legally intoxicated when your Blood Alcohol Content (BAC) reaches .08%. You are considered to be Driving While Ability Impaired (DWAI) when the BAC is more than .05% but less than .08%.

Any amount of drinking will affect your judgment and coordination. The degree of impairment depends on four basic factors:

- (a) how much you drink;
- (b) how long you drink;
- (c) eating before or during drinking, as food slows absorption of alcohol; and
- (d) your body weight.

A 12-ounce can of beer, 5-ounce glass of wine, or a shot of 86-proof liquor all contain the same amount of alcohol. Your body metabolizes about one drink each hour. Only time will truly sober you up, not coffee, a walk, or a cold shower.

Therefore, if you consume more than one drink per hour, the likelihood is that you are at least DWAI if you weigh around 110 pounds and had 2 drinks, or DWAI if you had 3 drinks and weigh 170 pounds or more. As a rule of thumb for an average 140 – 160 pound person, BAC level rises .02% per hour per drink.

As an example, a 140-pound person who consumes 5 drinks in a two-hour period will have a .08% BAC (deducting .02% for the passage of time). Even if no more alcohol is consumed, that individual may not safely drive for at least 4 hours. Remember, any elevation in BAC will impair your judgment and coordination.

ALCOHOL/DRUG-RELATED CONVICTIONS AND YOUR AUTOMOBILE INSURANCE POLICY

Suspension or revocation of your driver's license (or the driver's license of any person who normally operates an automobile insured under your policy) is just cause for your insurance company to **cancel your automobile insurance policy**.

A conviction of driving while impaired or intoxicated through the use of alcohol or drugs will probably result in non-renewal of your insurance policy, and in your inability to obtain insurance with another company in the voluntary market. You will then find yourself relegated to the New York Automobile Insurance Plan (Assigned Risk Plan), at a substantially higher cost.

Currently, under the Assigned Risk Plan, a conviction of operating a motor vehicle while intoxicated or impaired by the use of alcohol or drugs will result in a 75% surcharge, increasing your automobile insurance premiums for three years. Most automobile insurance companies will also surcharge your premiums substantially for any convictions of operating a motor vehicle while under the influence of alcohol or drugs.

NO-FAULT EXCLUSIONS/CONDITIONS

Another reason for not driving in an intoxicated or impaired condition due to drinking or drugs, is that your

No-Fault benefits will not be available to you if you are injured as a result of this condition, except for necessary emergency health services rendered in a general hospital or by an ambulance attendant. Subsequent basic economic loss (medical expenses, wage loss, other necessary expenses, death benefit) attributable to your own bodily injury would be outside of the No-Fault system. It is important to be aware that your auto insurance company may seek to collect from you the amount paid or payable for the emergency health services provided to you if you are found guilty of operating the vehicle while under the influence of alcohol or drugs pursuant to the VTL. If you permit a "designated driver" (i.e. a non-DWI or non-DWAI person) to drive your vehicle for you, then full No-Fault benefits will be available to you and all occupants of your vehicle in case of an accident.

Here, then, are the sobering facts:

FINES AND IMPRISONMENT PENALTIES FOR ALCOHOL/DRUG-RELATED DRIVING OFFENSES

According to the New York State Vehicle and Traffic Law, the following penalties will be imposed for the noted violations:

AGGRAVATED DRIVING WHILE INTOXICATED AGG-DWI (0.18 AND HIGHER BAC [BLOOD ALCOHOL CONTENT])

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² | |
|---|------------------------------------|---------------|--|--|
| | | | AGE 21 & OLDER | UNDER AGE 21 |
| 1 st Offense (Misdemeanor) | Minimum \$1000 Maximum \$2500 | Up to 1 Year | -Minimum 1-Year Revocation | -Minimum 1-Year Revocation |
| 2 nd Offense within 10 Years (Class E Felony) | Minimum \$1000 Maximum \$5000 | Up to 4 Years | -Minimum 18 Month- Revocation | 18-Month Revocation or until age 21, whichever is longer |
| 3 rd Offense within 10 Years (Class D Felony) | Minimum \$2000 Maximum \$10,000 | Up to 7 Years | -Minimum 18 Month- Revocation | 18-Month Revocation or until age 21, whichever is longer |

DRIVING WHILE INTOXICATED (DWI or .08 and HIGHER BAC) DRIVING WHILE IMPAIRED BY DRUG (DWAI-DRUG) DRIVING WHILE IMPAIRED BY COMBINED ALCOHOL & DRUG (DWAI-Combination)

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² | |
|---|------------------------------------|---------------|--|---|
| | | | AGE 21 & OLDER | UNDER AGE 21 |
| 1 st Offense (Misdemeanor) | Minimum \$500 Maximum \$1000 | Up to 1 Year | -Minimum 6-Month Revocation | -Minimum 1-Year Revocation |
| 2 nd Offense within 10 Years (Class E Felony) | Minimum \$1000 Maximum \$5000 | Up to 4 Years | -Minimum 1-Year Revocation | 1-Year Revocation or until age 21, whichever is longer ³ |
| 3 rd Offense within 10 Years (Class D Felony) | Minimum \$2000 Maximum \$10,000 | Up to 7 Years | -Minimum 1-Year Revocation | 1-Year Revocation or until age 21, whichever is longer ⁴ |

**DRIVING WHILE ABILITY IMPAIRED BY ALCOHOL
DWAI (MORE THAN .05 UP TO .07 BAC)**

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² | |
|--|----------------------------------|----------------|--|--|
| | | | AGE 21 & OLDER | UNDER AGE 21 |
| 1 st Offense (Misdemeanor) | Minimum \$300 Maximum \$500 | Up to 15 Days | - 90 –Day Suspension | -Minimum 1-Year Revocation |
| 2 nd Offense within 5 Years (Traffic Infraction) | Minimum \$500 Maximum \$750 | Up to 30 Days | -Minimum 6-Month Revocation | 1-Year Revocation or until age 21, whichever is longer |
| 3 rd Offense within 10 Years (Misdemeanor) | Minimum \$750 Maximum \$1,500 | Up to 180 Days | -Minimum 6-Month Revocation | 1-Year Revocation or until age 21, whichever is longer |

FOR DRIVER UNDER AGE 21 WITH .02 TO .07 BAC⁴

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² |
|-------------------------|--|---------------|---|
| 1 st Offense | \$125 civil penalty and \$100 fee to terminate suspension | N/A | 6-Month Suspension |
| 2 nd Offense | \$125 civil penalty and \$100 re- application fee | N/A | 1-Year Revocation or until age 21, whichever is longer |

CHEMICAL TEST REFUSAL (CTR)

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² |
|--|--|---------------|---|
| Chemical Test Refusal (CTR) | \$500 civil penalty | N/A | -Minimum 1-Year Revocation |
| CTR within 5 years of a previous DWI-related charge/CTR | \$750 civil penalty | N/A | 1-Year Revocation or until age 21, whichever is longer, for drivers under age 21 |
| CTR-under Zero Tolerance Law (ZTL) | \$300 civil penalty and \$50 re- application fee | N/A | -Minimum 1-Year Revocation |
| CTR-Second or subsequent under ZTL | \$750 civil penalty and \$50 re- application fee | N/A | -Minimum 1-Year Revocation |

OUT-OF-STATE DRIVING UNDER THE INFLUENCE CONVICTIONS

| CONVICTION | FINE ONLY ¹ | JAIL SENTENCE | LICENSE ACTION & REQUIREMENTS ² |
|--|------------------------|---------------|--|
| Driving Under the Influence-(Out-of- State) | N/A | N/A | -Minimum 90-Day Revocation -Minimum 1-Year Revocation for drivers under age 21 |
| Driving Under the Influence-(Out-of- State) with any previous alcohol drug violation | N/A | N/A | - Minimum 90-Day Suspension (longer with certain prior offenses) - Minimum 1-Year Revocation or until age 21, whichever is longer, for drivers under age 21 |

¹ Conviction fine only. Does not include any mandatory conviction surcharge, crime victims assistance fee or \$750 DRA, as applicable.

- 2 The DMV determines when your license may be returned or reinstated based on state law or regulation.
- 3 If a prior conviction is aggravated DWI, then revocation is 18-months or until age 21, whichever is longer.
- 4 If your BAC is .05 or higher, then DWAI or DWI may be charged.

NOTE: Penalties (including fines and jail terms) may be higher for a person with multiple offenses, a CDL, or for violations while transporting certain types of passengers or materials.

IMPORTANT NOTICE TO POLICYHOLDERS AGE 65 AND OLDER

New York legislation allows you to designate a third party to whom we would mail any notices of cancellation, non-renewal and conditional renewal of your automobile insurance. If you wish to designate a third party to receive such notices, please notify us of the third party's name and mailing address by certified mail, return receipt requested. The written notification must include the third party's written consent that they agree to receive these notices on your behalf. We would also mail you a copy of any notice mailed to the designated third party. Designation of a third party shall not constitute acceptance of any liability on the third party for services provided to you.

PREMIUM DISCOUNTS FOR AUTOMOBILE ANTI-THEFT AND SAFETY EQUIPMENT DEVICES

The New York Insurance Department requires that insurance companies notify their insureds, at least annually, of the availability of premium discounts for the installation of various types of anti-theft and safety equipment devices in their automobiles.

A 5% discount on Comprehensive Coverage is afforded for vehicles equipped with an eligible alarm or active anti-theft disabling device.

A 15% discount on Comprehensive Coverage is afforded for vehicles equipped with an eligible passive anti-theft disabling device.

A 15% discount on Comprehensive Coverage is afforded for vehicles equipped with an operational anti-theft and recovery device.

A 5% discount on Comprehensive Coverage is afforded for vehicles on which a Vehicle Identification Number or other unique identifying symbol has been etched on at least the windshield, door glass, rear window, T-top and moon/sun roof.

If a vehicle is equipped with more than one of the above qualifying anti-theft devices, the maximum Comprehensive coverage discount to be afforded is 25%.

A 30% discount on Medical Payments and/or any No-Fault coverage is afforded for vehicles equipped with any eligible factory installed passive restraint system.

For a current listing of approved course providers, along with FAQ's about Internet Courses and Other Alternative Delivery Method Courses (I-PIRP), please refer to the State of New York Department of Motor Vehicles webpage, <http://www.nysdmv.com/pirp.htm>.

CLASSROOM COURSE PROVIDERS

A 5% discount on Liability, Medical Payments and Collision Coverage premiums is available for those private passenger autos equipped with a factory installed Anti-Lock braking system. Personal Injury Protection Coverage is also eligible for this discount if the vehicle does not receive a passive restraint system discount.

A 5% discount for Comprehensive Coverage is also available if the auto has a Combat Auto Theft decal which identifies the auto as one not normally operated between the hours of 1AM and 5AM.

A 3% discount applies to the premiums for the Bodily Injury and Property Damage Liability (or Single Limit Liability), Personal Injury Protection, Medical Payments and Collision Coverage for those private passenger autos equipped with a factory installed daytime running lights.

ACCIDENT PREVENTION COURSE DISCOUNT

New York legislation allows you a discount on your car insurance premium if the principal operator of the motor vehicle has successfully completed a motor vehicle accident prevention course approved by the New York State Department of Motor Vehicles.

Several such courses have been approved by the State of New York. Your Insurance agent can provide you with the necessary information, or, you may contact the New York State Department of Motor Vehicles, or one of the following organizations for further information.

The following is a list of Approved Motor Vehicle Accident Prevention Course Programs which are available to the general public:

APPROVED COURSES

The NYSDMV has approved the sponsoring agencies listed below to provide accident prevention courses that reduce points and insurance premiums. The courses include traditional classroom courses and courses delivered through the Internet or another alternate delivery method. Contact any of these course providers to get information about a course in your area and to determine the course fee.

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(Note that not all Classroom Course Providers are approved to offer Internet Courses. For providers who are approved to offer Internet courses, see Internet Course and Other Alternative Delivery Method Course Providers listed directly after the Classroom Course Providers)

| Course Provider | Contact Information | Web Site |
|---|---|---|
| New York Safety Program | 8302 5th Avenue, 2nd Floor Brooklyn, NY 11209-4511 1-800-942-6874 | http://www.nysp.com |
| Empire Safety Council | 176 Terry Road Smithtown, NY 11787-5106 1-800-246-3603 | http://www.safetycourses.com/ |
| American Automobile Association Contact your local AAA office. | 1415 Kellum Place Garden City, NY 11530-1690 | http://www.aaa.com |
| Motorcycle Association of New York State | 697 Amsterdam Avenue New York, NY 10025 1-888-469-7433 | http://www.manys.org |
| USA Training Company, Inc. | 1 Commerce Plaza 99 Washington Ave., Suite 400 Albany, NY 12210 1-800-746-7690 | http://www.newyorkdefensivedriving.com/ |
| National Point and Insurance Reduction Course, Inc. | 304 Park Ave. So., 11th Floor New York, NY 10010 1-800-660-8908 | http://www.MyImprovNY.com |
| I DRIVE SAFELY | 2455 Central Park Avenue Yonkers, NY 10710 1-877-374-8388 | http://www.idrivesafely.com |
| American Safety, Inc | 115 E 57th Street, 11th Floor New York, NY 10022 1-800-800-7121 | http://www.bigappletraffic.com |
| American Safety Council, Inc. | 3415 State Route 11 Malone, NY 12953 1-800-393-1063 | http://www.safemotorist.com |
| National Safety Council | 200 Salina Meadows Parkway, Suite 200 Syracuse, NY 13212-4510 1-800-962-3434 | http://www.ddcncs.org/NY/Default.aspx |
| American Association of Retired Persons | 780 3rd Avenue, 33rd Floor New York, NY 10017-2024 1-866-227-7442 | http://www.aarp.org/drive |
| National Traffic Safety Institute | 201 Edward Curry Avenue Suite 206 Staten Island, NY 10314-7105 1-866-719-3735 | http://www.ntsai.com |
| Driver Training Associates | 433 Broadway, Suite 202 Saratoga Springs, NY 12866 1-800- 243-2196 | http://www.drivertrainingassociates.com/ |

INTERNET COURSE AND OTHER ALTERNATIVE DELIVERY METHOD COURSE PROVIDERS

| Course Provider | Contact Information | Web Site |
|--|--|---|
| An Online Defensive Driving Course By Improv | 304 Park Ave. So., 11th Floor New York, NY 10010 1-800-660-8908 | http://www.MyImprovNewYork.com |
| I DRIVE SAFELY | 1767 Central Park Avenue Suite 149 Yonkers, NY 10710 1-877-860-5275 | http://www.idrivesafely.com/NY |
| USA Training Company, Inc. | 295 Greenwich Street Suite 350 New York, NY 10007 1-800-972-4659 | http://www.NewYorkDefensiveDriving.com |
| American Safety Council, Inc. | 3415 State Route 11 Malone, NY 12953 1-877-689-0674 | http://www.NewYorkSafetyCouncil.com |

The discount applies to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Personal Injury Protection and Collision coverages. The amount of the discount varies depending on the rating classification for your car. The discount is allowed for a period of three years after successful completion of the course. If you qualify now or in the future, simply provide your Insurance agent with a copy of your certificate showing you have successfully completed an approved course. Each course is offered throughout the state.

IMPORTANT NOTICE CONCERNING HIGHER DEDUCTIBLES

In order to comply with Section 3411 of New York automobile insurance law, insurers are required to furnish their insureds with information on the approximate costs of various deductible options available.

Deductible means the amount of the loss you pay when a loss occurs. We pay for the covered loss above the deductible. We believe it is in your best interest to keep your insurance premium as low as possible and accordingly, we urge you to consider higher deductibles.

If you wish to reduce your premium you can choose a higher deductible. However, you have the option of buying lower deductibles for an increased premium charge. You may even eliminate the deductible for window glass for certain deductibles as noted below.

The following deductible options are available to you, at a premium cost expressed as a percentage of the Standard \$200 deductible premium.

You may change your deductibles by completing the form on page 5. Just check the deductible amount desired for each vehicle, fill in your policy number, name, agent, date of request and sign the bottom portion of the form. Detach and return it to your Insurance agent.

| Physical Damage Deductible Amount | Percentage Charge Applied to \$200 Deductible | Physical Damage Deductible Amount | Percentage Charge Applied to \$200 Deductible |
|-----------------------------------|---|-----------------------------------|---|
| COMPREHENSIVE | | COLLISION | |
| \$50 | 150% | \$100 | 125% |
| \$50 _____ with full glass | 160% | | |
| \$100 | 120% | \$250 | 97% |
| \$100 _____ with full glass | 130% | | |
| \$200 | Standard | \$500 | 80% |
| \$200 _____ with full glass | 120% | \$1,000 | 55% |
| \$250 | 84% | | |
| \$250 _____ with full glass | 105% | | |
| \$500 | 75% | | |
| \$500 _____ with full glass | 99% | | |
| \$1,000 | 63% | | |
| \$1,000 _____ with full glass | 85% | | |

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DETACH THIS PORTION

If you wish to change the amount of your physical damage deductible, complete this portion and mail to your agent or broker.

| Vehicle Number | COMPREHENSIVE DEDUCTIBLE | Vehicle Number | COLLISION DEDUCTIBLE |
|---|---------------------------------|---|-----------------------------|
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$50 | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$100 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$50 With Window Glass | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$200 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$100 | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$250 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$100 With Window Glass | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$500 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$200 | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$1,000 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$200 With Window Glass | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$2,500 |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$250 | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$250 With Window Glass | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$500 | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$500 With Window Glass | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$1,000 | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$1,000 With Window Glass | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$2,500 | | |
| 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> | \$2,500 With Window Glass | | |

| | |
|---|----------------------------------|
| Your Full Name Steven A Bresler | |
| Your Agent's Name Centennial Brokerage Corp. | Your Policy Number 2003603388 |
| Insured's Signature | Date Of Request |

Adirondack Insurance Exchange
 PO Box 3199
 Winston Salem, NC 27102-3199
 1-877-629-8003

MULTI-TIER PROGRAM NOTICE TO POLICYHOLDERS – NEW YORK

is a multi-tier company with Fifty Five separate rate plans available for placement of policyholders. Tier 1 is the lowest rated tier and tier 55 is the highest rated tier.

Customers will initially be qualified in an eligible rate plan based on mutually exclusive, objective underwriting criteria. Policyholders will automatically be reviewed at each policy renewal for potential advancement into a lower priced rate plan, based on multiple objective underwriting criteria (i.e. driving record). Please note that, in some cases, rates in this program may be higher than the rates charged in the New York Automobile Insurance Plan. Also, please be advised that a customer's prior Bodily Injury limits may contribute to initial tier placement.

Your current rate plan is displayed on your declarations page under the section titled "*Rating Data*."

If you have any questions about this program, please contact your agent. You may also contact us directly at

IL N 002 11 10

NEW YORK RENTAL REIMBURSEMENT COVERAGE DISCLOSURE

YOU HAVE THE RIGHT, PURSUANT TO N.Y. INS. LAW § 2610-A, TO CHOOSE ANY RENTAL VEHICLE COMPANY, RENTAL VEHICLE COMPANY LOCATION OR A PARTICULAR CONCERN IN THE EVENT YOU UTILIZE RENTAL REIMBURSEMENT COVERAGE.

FULL COVERAGE WINDSHIELD REPAIR – NEW YORK

The provisions and exclusions that apply to Part D apply to this endorsement, except as changed by this endorsement.

COVERAGE FOR DAMAGE TO YOUR AUTO

The following is added to the Insuring Agreement of Part D:

INSURING AGREEMENT

We will pay under Collision or Other Than Collision for repair of windshield glass on "your covered auto" without a deductible.

